

**STATE OF NORTH DAKOTA  
DEPARTMENT OF VETERANS AFFAIRS  
DEPARTMENT POLICIES**

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**SUBJECT:** Veterans Aid Loan - Charge Off

**POLICY NO:**  
262

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**DISTRIBUTION:** Department Personnel  
Veteran Service Officers

**EFFECTIVE:**  
ACOVA Mtg  
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- 1) After three (3) years of nonpayment or collection, the Commissioner or Authorized Representative may direct the loan be charged off.
- 2) When a loan recipient passes away during repayment, the loan may be charged off upon receipt of a copy of a death certificate or proof of death.
- 3) If a loan recipient files for bankruptcy, the loan may be charged off with adequate documentation.
- 4) A loan determined "uncollectable" by a collection agency may be charged off with adequate documentation.
- 5) A charged off loan under number 1 or 4 above may be brought back at any given time.

 = Policy 262 provided by Law